THAT MEETING IN ST. LOUIS.

MANY MATTERS OF IMPORTANCE TO COME BEFORE IT.

The Kansas Legislature May Practically Debar Foreign Life Insurance Companies From That Field-Insurance News.

Local insurance men are looking forward with interest to the result of the meeting at St. Louis, March 9, of the Western Union. Non-union competition is the most important subject to come up, and in this Kansas City, as well as any other city, is interested. Various committees have already been appointed by different local insurance organizations with a view to devising plans for the more effectively meeting the competition of non-union nies. The growth and strength of these companies have caused considerable alarm, and many insurance men are urging closer relationship between the union insurance companies to offset the competition. Com-plaints have been numerous from Western

companies to offset the competition. Complaints have been numerous from Western cities that the union agents have not been able to meet the rates made by the representatives of non-union companies, and there is a general dispesition to ask for greater freedom in the making of charges to the insured.

The troubles that have grown up in the boards of different cities during the past six months will also be the subject of consideration, and an effort will be made to straighten out the tangle into which the several local boards have gotten themselves. The Cincinnati situation is particularly unpromising. The Cieveland agents have been very restless, and there is much bad feeling in Louisville. Kansas City is particularly free from strife and very little complaint is to be found among the board members. There is an ugly sorte at Dayton, O., and, in fact, demoralization is to be found in a greater or less degree all over the state of Ohio. The same is true of Michigan, and the Iowa situation is not at all satisfactory, the agents having become too keen in their struggle for business after the splendid profits of the preceding year. The rules of the union have certainly been made very elastic in a number of localities, and the Western Union will have to grapple with the problem of bringing all the disaffected elements in the union together.

The problem of sprinkled risks is anoth-

gether.

The problem of sprinkled risks is another which will come before the meeting for solution, as the present rules are not observed to any general extent. In addition there will be a number of individual complaints and chronic "kicks" to come before the union, all of which will make the St. Louis meeting a decidedly interesting affair.

IN KANSAS LEGISLATURE.

Bill Introduced in the House Which Would Practically Prevent Many Companies Doing Business.

Topeka, Kas., Feb. 13.—(Special.) Representative Jaquins has introduced a bill which, if it becomes a law, will, it is said, practically debar foreign life insurance of Kansas. The bill provides that any for-eign life insurance company doing business in Kansas or which may hereafter do busiin Kansas or which may hereafter do business in this state is required to invest 50 per cent of its funds or accumulations received annually from the policy holders in the state of Kansas in bonds and mortgages on unincumbered real estate within the state of Kansas, worth 59 per cent more than the sum so loaned thereon. All bonds and mortgages mentioned shall be deposited with the state treasurer after the state superintendent of insurance has caused a schedule of the same to be made and filed. superintendent of insurance has caused a schedule of the same to be made and filed in his office and has passed upon the sufficiency of said securities. All such bonds and mortgages shall be subject to taxation in the state of Kansas. Any insurance company which shall fail to comply with these provisions shall forfeit its right to do husiness in the state and shall have its license to do business revoked by the state superintendent of insurance.

The laws of several states, notably New York, in which many of the leading life insurance companies are organized, impose requirements which render compliance with the provision of Representative Jaquin's bill a physical impossibility, and its effectiveness would drive from the state many of the strongest companies.

SENSATIONAL CHARGES MADE. Life Alleges That Anothe Man's Wife Signed Applica-

tion for a Policy. Highly sensational charges are made in an answer filed in common pleas court at Cleveland, O., by the Germania Life Insurance Company. It was an amendment to the first answer filed by the company to a suit of Wilhelmine Mieritz for \$5,000, due on a policy of life-insurance issued to the husband, August Mieritz. The answer sets up that the plaintiff, who signed the application for the policy with August Mieritz as his wife, was not his wife at all, but was the wife of Christian E. Gale, of Berlin, Germany. A more startling aller. all, but was the wife of Christian E. Gale, of Berlin, Germany. A more startling allegation made by the company is that; the whole affair was a deliberate and premediated attempt to defraud. Mieritz made application for a policy in the Germania, July 14, 1832. July 21 a policy for 18,000 was issued to him. Mrs. Mieritz, in her petition says he died September 25, 1832. The company the majority and the plaintiff. issued to him. Mrs. Mieritz, in her petition says he died September 25, 1832. The company alleges that Mieritz and the plaintift swore they were man and wife and that he had sufficient income to pay the premiums on the \$8,000 policy; and that he had never been rejected by another company. All of these statements, the answer sets up, were absolutely false. For these and other reasons set forth in its answer it declines to pay the policy. to pay the policy.

EPIDEMIC OF INSURANCE LAWS.

Measures Hostile to the Companies Have Passed or Are Pending in Different Legislatures.

There seems to be a regular epidemic of proposed laws hostile to insurance intercats being introduced into the several state legislatures. A valued policy law has passlegislatures. A valued policy law has passcel the senate of Tennessee, and such laws
have been introduced in almost every state.
Alra, Heartz, the lady legislator of Colorado, has introduced a #40,000 deposit bill.
A joint resolution has been introduced in
the Wisconsin house to appoint a commitmittee of five, three from the house and
two from the senate, to investigate and
report to the legislature whether or not
fire insurance companies are in a trust
in that state. The legislator introducing
the measure claims he has irrefutable evidence that a trust exists. In Michigan it
is reported that certain legislators will Introduce a bill to tax foreign insurance
companies twice as much as American

GRIP

Stubborn Colds

"Seventy-seven" Cures Both.

The symptoms of La Grippe as described by physicians are so like a Cold as to baffle the skilled practitioner. First a slight fever with chills, followed by a catarrhal condition of the head, descending to the throat and even to the larynx and bronchial tubes. In most cases there is a most distressing and stubborn cough. The severer cases run for weeks unless checked by the use of Dr. Humphreys' "77."

"77" cures Colds, Grippe, Influenza, Catarrh, Pains in the Head and Chest, Cough and Sore Throat.

Dr. Humphreys' Homeopathic Manual of Diseases at your Druggist's or Mulled Free, Mailed Free.

A small bottle of pleasant pellets, fits your vest pocket. Sold by druggists, or sent on receipt of 25 cents, or five for St. Humphreys Medicine Co., cor. William and John Sts., New York.



Munyon's Improved Homeopathic Reme-les act almost instantly, speedily curing he most obstinate cases. Munyon's Rheumatism Cure seldom fails to relieve in one to three hours, and cures in a few days. Price, 25c.

Munyon's Dyspepsia Cure positively cures all forms of indigestion and stomach trouble. Price, Z5 cents.

Munyon's Cold Cure prevents pneumonia and breaks up a cold in a few hours. Price, Z5 cents.

Munyon's Cough Cure stops coughs, night sweats, aliays soreness, and speedily heals the lungs. Price, 25 cents. Munyon's Kidney Cure speedily cures pains in the back, loins or groins and all forms of kidney disease. Price, 25 cents. forms of kidney disease, Frice, Zo cents.

Munyon's Asthma Remedies relieve in 3
minutes and cure permanently. Price, \$1.

Munyon's Vitalizer, a great tonic and restorer of vital strength to weak people. \$1. Prof. Munyon has a separate cure for each disease. At all druggists, mostly 25 each disease. At all druggists, mostly 25 cents a vial.

Personal letters to Prof. Munyon, 1505

Arch street, Philadelphia, Pa., answered with free medical advice for any disease.

companies, for the reason that they claim foreign companies are driving American companies out of business and trying to control the insurance interests of the coun-try. A valued policy law has been intro-duced in Illinois.

A FAR-REACHING DECISION.

Fraternal Orders Are Bound by the Action of Officers of Subordinate Lodges.

A decision has been handed down by Judge C. D. Clark, of the United States district court, in the case of Gertrude S. district court, in the case of Gertrude S. Whiteside vs. the Improved Order of Heptasophs, which materially affects all fraternal insurance orders in America. In overruiling defendant's motion for a new trial in a suit for recovery of a benefit certificate, payment of which was denied for the reason that assessments necessary to the good standing of the deceased member had not been paid as required by the supreme laws of the order, the court held that fraternal orders were on the same legal footing as ordinary companies and that a local financial officer of a lodge could waive requirements of the supreme conciave. The opinion is sweeping and will cause special attention at all supremo meetings.

IOWA INSURANCE TAX.

enate Committee Has Voted to Increase It-Foreign Companies Will Suffer the Most.

The Iowa senate committee on ways and eans has voted to increase the tax on foreign insurance companies, both stock and mutual, from 2½ mills to 3 mills, and to place a tax on Iowa companies of ½ mill. The committee is looking-around for ways to increase the state revenue without increasing the assessment, and has hit upon this scheme as a help. It is doubtful of pussage. The Iowa companies will fight it hard. The committee has announced that it is desirous of hearing insurance companies on the matter before they make their recommendations to the foreign insurance companies, both stock they make their recommendations to the

Cost of Sprinkler Equipment.

It is reported that an understanding ex-sis between the General Fire Extinguisher Company and the Manufacturers Auto-natic Sprinkler Company for the Western field. The former concern controls the Prinnell appliances, which have always seen used to a large extent in this part of the country. Within the last few years the country. Within the last few years it has bought up most of its competitors. It is said several of the insurance compenies which deal in sprinkled risks entirely are seeking some plan to reduce the expense of sprinkler equipment so as to bring it within the reach of property owners who do not feel able to pay existing prices. Several plans have been proposed, but no definite action has been taken by the parties interested. taken by the parties interested.

Moore Gets Heavy Damages.

Moore Gets Heavy Damages.

Information is received from Detroit that Charles W. Moore has compromised his case against the New York Life Insurance Company and will receive an amount in excess of \$50,000 for the breach of contract charged. Mr. Moore sued for about \$140,000, but before the suit came to trial it was withdrawn and the question went into the hands of arbitrators. They have been several weeks looking over evidence and but recently arrived at a decision. Mr. Moore was for many years Michigan state agent of the company and claimed to have a contract for life. He was removed by the new smanagement and his damage suit resulted.

Fraternal "Life Guards."

The Life Guards, a fraternal insurance order, has been organized at Alpena, Mich. Among the incorporators are some of the best known business men of the place. John M. Sweeny, an experienced insurance man, is the organizer. The Life Guards has a number of new features and will be semi-military in its character. While the headquarters will be at Alpena, it is proposed to enter the company in the best states as soon as practicable.

State to Refund Premiums

One of the most interesting insurance bills known to underwriters has just been introduced in the legislature of South Carolina. It provides a fund out of which the state is to refund premiums to the victims of wild cat insurance companies of South Carolina, on the ground that having chartered the companies the state should notify the public of their solvency.

The Bankers' Life Association of Kansas City was admitted to the state of Illinois by B. K. Durkee, insurance superintendent of that state, on the 2rd of February. Mr. J. N. Russell, formerly with the Bankers' Alliance of California, will have charge of the company's business, with headquarters at Springfield.

Insurance Notes.

It is learned from definite advices that the Acme Insurance Company proposed among stockholders of the Continental Fire Insurance Company, of New York, will not be formed.

Plans for the Patrons' Fire Insurance Company have been completed by the ex-ecutive committee of the Michigan state grange and organization will probably be effected within a short time.

effected within a short time.

C. W. Holden, manager of the Eastern Mutual Fire, of Boston, has asked for a receiver to wind up the affairs of the concern. The company is sound financially, but prefers to retire on a safe basis.

The Home Insurance Company has issued a circular to Western agents saying that it will not grant the privilege for the use of "hydrocarbon" lamps, on the contrary, desiring to cancel off buildings where they are used.

are used.

The Wisconsin Odd Fellows' Mutual Life Insurance Company, which was organized in 1868, has made an assignment for the benefit of its creditors. During the past year over 5,000 members dropped out, which crippled the company so that it could not pay its losses.

A combination of commercial clubs in the Indiana gas belt has been formed to secure a reduction in insurance rates from the companies. The interested people threaten to organize a new insurance company to carry their risks unless their demands are favorably received.

In the Western offices of the Pennsylvania Fire Insurance Company there is a relic that is unique and interesting, it being a perpetual policy issued by the company in 1825, the year of its organization, covering a brick store building in the old Town of Salem, N. J. The policy is singular in its appearance and verbiage, and will be highly prized by the managers, who have had it framed.

Sermon to Men.

Rev. John B. Culpepper, who is conducting a revival meeting at Washington Street Methodist church, 1306 Washington street, will preach his great sermon to men only at 3 p. m. to-day.

Fifty-six Hours to Los Angeles. The California Limited, via Santa Fe

Monday and Tuesday, Choice of Any Suit or Evercoat

A swaying and surging mass of delighted bargain seekers filled our first floor all day Saturday. Our clerks were big tired out when curfew blew-but no cessation until near midnight. They tell us that never in all their lives had they such an easy time selling roods. What wonder! The prices we name are no index whatever to the values we give. We shut our eyes completely on real cost and simply ame prices at haphazard. During the first two days of the coming week we propose to squeeze the last breath of life out of High-Pricers hereabuts. We've sold goods at sacrifice before-but they'll stand amazed at this, the mightiest of all moves of The Hub. Only twelve more business day left in which the balance of the \$50,000 with which to pay off our retiring partner must be raised. Our very existence is at stake-and we must have the money. Name your own price if ours is too high for you. But come here and see what we offer. The knife has been sunk into values until both blade and hilt are completely hid from view.

Monday and Tuesday you can have the choice of the finest Tailored Suits or Overcoats in the house, whether \$12 \$15, \$18, \$20. \$22 or \$25 qualities, for the ridiculous price of

Glencairn, Cheviot. Blue and Gray Mixed Cassimeres, Scotches, Middlesex Woolens, Pin Checks, Brown Black Mixed Twills-every fibre of the finest wool-perfect in workmanship -tailored to fit. Every new and neat design.

\$15 **\$18 \$20** \$22 \$25

\$12

\$12 \$15 \$18 **\$**20 **\$**22 **\$2**5 for

Over-

Beavers, Cheviots and Kersey the latest weaves imported and domtic fabries, elegantimadenot to look alone. but for wear ; well; satin and set lin-ings and indeructible sleeve hngs; every last one uaranteed in fit, ake and shape.

Think of it-the finest Suit in the house for \$8.50. If this doesn't fetch you, nothing ever will, and you wouldn't buy gold dollars for pe-Not a Suit reserved or put aside, nothing hidden or stowed away in garret or basement. Roam at your own sweet will all over the house pick out the best you can find. All we ask of you is to remember that The Hub can't afford to trifle with the people's confidence, and that i always does as it advertises.

Pants, Pants, Pants, Pants,

Choice of the very finest; latest patterns; cut to fit; tailored to wear; nothing finer in the world. During this Dissolution of Partnership Money-Raising Sale, Choice of the House, Two Dollars and Thirty-Five Cents.



JAKE WEIL, Proprietor.

501-503-505 MAINST

CHIEF OF CREDIT MEN.

PRESIDENT OF NATIONAL ASSOCIA-

TION TALKS IN KANSAS CITY.

W. H. Preston, of Sionx City, In., Tells of the Coming Convention and What His Association Is Doing Generally.

W. H. Preston, of Sioux City, Ia., president of the National Association of Credit Men, spoke last evening at the special meeting of the Kansas City Credit Men's Association. He visited Kansas City to confer with the local members relative to matters pertaining to the meeting of the national association, that is to be held here in June, and the special meeting was called for the purpose of enabling him to become acquainted with all the members and have them hear his ideas on what work was being done by the national association and what was proposed for the future. There was a large number of local members on hand. Some of the main Where Associations Flourish. cal members on hand. Some of the main

cal members on hand. Some of the main points in the address made by President Preston were:

"It is fitting indeed that the National Association of Credit Men should hold its first meeting after its organization in this wide awake metropolis of the Missouri valley, for although it may not be generally known it is nevertheless the fact that the little publication called the Lawyer and Credit Man, which started in your city about five years ago, is really the publication which has made possible our national organization. You understand, of course, that the movement really started in 1893, at the time one of the auxiliary meetings of the world's congress was held in Chicago, but the movement did not progress until it was taken up from this city. Missouri valley also deserves credit for having upon its banks a city which, as far as known, organized the first association of credit men, and, although I am a citizen of Sioux City, I do undertake the liberty of modestly stating that in June, 1894, the Sioux City Bureau of Credit was organized as a department of our Commercial Association. To New York we willingly concede the first organization of credit men upon present lines. Since that date, organizations have been quite rapidly forming, among the first being that of your own city. Not only does the Missouri valley deserve credit for the activity above named, but she also deserves commendation for active associations at Kansas City, St. Joseph and Sioux City, these being in touch with organizations at Minneapolis, St. Paul and St. Louis, these cities being upon the Missouri valley cities, so we will count them in the good company we have mentioned as samples of Western activity.

"But Kansas City did not get our annual convention for these reasons. It was because she sent to the convention at Toledo representative business men, who came with a purpose well defined, and who had the tact and energy and the determination to bring the convention to this place. While we had many men of prominence and ability at our conven points in the address made by President "But Kansas City did not get our annual convention for these reasons. It was because she sent to the convention at Toledo representative business men, who came with a purpose well defined, and who had the tact and energy and the determination to bring the convention to this place. While we had many men of prominence and ability at our convention, we conceded to Kansas. City the compliment of having so conspired as to make her the only city representing forcible arguments and satisfactory promises for the convention, and if any workers in the convention, and if any workers in the convention stood high in the estimation of those in attendance, surely those who came from here were counted among the best. As a further compliment to which committee upon investigation, to which committee upon investigation, for we all have in mind fraudulent failures which have occurred during the last months, which it

tration your worthy president, S. W. Campbell, chairman of the board of administration. I do not hesitate to say that while the board of administration has stood by me, giving me its hearty support and its kind words of advice, I have found none of the members of the board more helpful and more willing than Mr. Campbell, and were he not present with us to-night I would take occasion to say some other complimentary words which I might embarrass him by uttering here. Only this, that the credit men of the nation at large owe to Mr. Campbell, through suggestions he has made, much of the success of their work.

We would have been desirable to have investigated and some of the perpetrators of fraud prosecuted. The question is not westgated and some of the perpetrators of fraud prosecuted. The question is not westgated and some of the perpetrators of fraud prosecuted. The question is not westgated and some of the perpetrators of fraud prosecuted. The question is not whether all are financially interested in a particular frauds cannot go unnoticed, and that we, as an association, are disposed to assist, in every manner possible, the honest delicult one to travel.

"Our committee upon mercantile agency service has been very active and has received some recognition from the head-quarters of the commercial agencies, but I am frank to say that their recognition as

Bear in mind that our organization was

Where Associations Flourish. "The spirit of those present was such," and the disposition of the credit men throughout the country has been such, as to warrant my acknowledgment of their kindness in accepting these suggestions, and more has been accomplished even now than I, with all my hopefulness, had dared to predict, for we now have associations at Milwaukee, New York, Kansas City, New Orleans, Pittsburg, St. Joseph, Baltimore, Denver, St. Paul, Chicago, Minneapolis, Portland, Orc., Detroit, St. Louis, Philadelphia, Rochester, Cincinnati, Louisville, Nashville and Sloux City.

"Our secretary will complete at least fifteen or twenty more organizations on his Southern trip, upon which he starts Monday, expecting to use six weeks upon the trip and to call at twenty cities, from which he has received considerable encouragement. I am also in receipt of news from him which indicates that Syracuse and Rochester, N. Y., Boston, Mass., and Providence, R. L., are planning to promptly fall into line. I think every association has made its wants known to their state legislators and to their senators and representatives in the national legislative halls, and some of them are conducting an active canvass along legislative lines. • • * The matter of legislative work cannot be carried on satisfactorily unless we can employ permanently some one who can devote his entire time to that branch of the work. Time must be taken to create sentiment among the citizens of the states in which we desire reforma and to bring to the rotice of the legislators of that state the sentiment which has been created. Then time is needed to appear before committees of the various legislatures and to meet personally the members of committees.

"This question of time and expense applies to the work of the committee upon "The spirit of those present was such,

home to complete correspondence which will necessarily be much behind, and as soon as possible, probably not later than May 1, starting on another trip, which will include several of the Western cities. Your association can be of benefit to him if the proper committee will immediately open correspondence with the various Western cities in which we have no association, setting forth the merits of our work and the desire to have them represented in the convention. "I can now report the following names

was such was such that the coveration, as a series of the success of their every the control of the every the every the control of the every the every

Closing